

# NAVY CASH™

## Frequently Asked Questions

### 1. ***What is Navy Cash?***

Navy Cash is a revolutionary and powerful automated financial management application that employs smart card technology to replace cash and coin on board Navy ships. Navy Cash significantly improves quality of life by providing reliable access to your bank and credit union accounts when at sea, using shipboard LAN and satellite communications, or in port anywhere in the world, using the existing commercial banking infrastructure.

### 2. ***What is a Navy Cash card?***

The Navy Cash card looks similar to your typical bank credit card but the similarity ends there. The Navy Cash card employs the latest “chip” technology, using Microsoft Windows for Smart Cards operating system, to provide an electronic purse for your purchases on board the ship and a Navy Cash magnetic strip for your purchases or ATM cash withdrawals when ashore.

### 3. ***What are the benefits of Navy Cash?***

- ★ Provides access to your personal bank and credit union accounts 24-hours-a-day, 7-days-a-week, whether at sea or in port.
- ★ Provides greater security for your money; you no longer need to hold cash that can be easily lost or stolen.
- ★ Provides easy access to your money that is deposited in your interest earning bank or credit union accounts.
- ★ Provides an alternative to Split Pay; you can have all your pay go to your personal bank or credit union account and transfer funds to your Navy Cash account as needed.
- ★ Eliminates the need for coin, currency, checks and money orders on board ship.
- ★ Reduces labor-intensive cash handling costs and the fiduciary risk associated with handling money.
- ★ Automates and streamlines most cash-based transactions and processes which saves you and the government money.

### 4. ***What can I purchase on board the ship with a Navy Cash card?***

The Navy Cash card can be used to pay for any purchase from the ship's store and MWR, vending and game machines, money orders and stamps, phone cards, and mess bills . . . virtually any on board purchase.

### 5. ***Can I use the Navy Cash card to make purchases at retail stores when I'm ashore?***

Yes. The Navy Cash card can be used to make purchases at over 18 million merchants worldwide provided that you have funds in your account. The Navy Cash card is a debit card, not a credit card, and is similar to writing a check when you make a purchase. Your money is automatically deducted from your account.

### 6. ***Can I use the Navy Cash card to withdraw cash from my personal checking or savings account?***

Yes, indirectly. On board ship, you can use your Navy Cash card and the Navy Cash ATM to transfer funds to and from your personal checking or savings account to your Navy Cash account. Then, with funds in your Navy Cash account, you can use your Navy Cash card at over 529,000 automated teller machines (ATMs) worldwide to withdraw cash from your Navy Cash account.

### 7. ***How do I move my money to and from my personal checking or savings accounts to my Navy Cash account?***

Navy Cash ATM devices will be installed in various locations on your ship. You can access your bank accounts by inserting your Navy Cash card into the ATM and following the directions presented on the screen. When Navy Cash is implemented on your ship, you will receive training on the Navy Cash system and how to use the Navy Cash card.

**8. *How will my money be secured on the Navy Cash card?***

Navy Cash safeguards your money three ways. First, a Personal Identification Number (PIN), known only to yourself, is associated with your Navy Cash card account. Prior to realizing that your card is lost and you report it lost or stolen, the PIN prevents an unauthorized user from withdrawing your money or making a purchase. Second, after you report your card lost or stolen to your Disbursing Officer or the Navy Cash Customer Service Center, the card is hotlisted and the account is locked, preventing someone from using your card even if they had your PIN. Third, for vending machine purchases, your PIN is not required so Navy Cash limited vending machine purchases to a total of \$25 on your E-purse before your PIN would be required to reset the counter and allow you to continue spending. However, once your card is reported lost or stolen, the E-purse is also locked and no one could use your card at vending machines either.

**9. *Will I have to buy my Navy Cash card or pay any transaction fees when I use the card?***

The card will be issued free to you when you enroll in the Navy Cash program. There are no transaction fees to pay when the card is used at Navy Cash ATMs. However, when you withdraw funds from a commercial bank or financial institution ATM, that financial institution may charge a fee, which is customary especially if you don't have an account with that institution. That fee will be debited from your Navy Cash account.

**10. *How do I get a Navy Cash card?***

You will be enrolled in the Navy Cash system and issued a Navy Cash card either as part of the initial mass enrollment at the time your ship installs the Navy Cash system or at the Disbursing Office if you report to the ship after the system is installed.

**11. *How do I get a Personal Identification Number (PIN)?***

Soon after you are enrolled and issued a Navy Cash card, an initial PIN notification will be provided automatically in a separate package.

**12. *Can I change my PIN?***

Yes. During the Navy Cash prototype, if you desire a PIN different than the official PIN mailed to you after you enrolled, your PIN may be customized in the Disbursing Office. At a later time, Navy Cash will provide the capability to customize your PIN yourself.

**13. *What happens if I forget my PIN?***

Call or contact the Disbursing Office immediately. They will ask you some questions to verify your identity and will allow you to restore your PIN.

**14. *What happens if I damage or lose my Navy Cash card?***

If you lose your Navy Cash card, report it immediately to the Disbursing Office. The Disbursing Office will cancel your Navy Cash card and replace it with a new one, retaining your account balance. Your new Navy Cash card will have a different PIN.

**15. *What about privacy of my personal data on the Navy Cash card?***

The Navy Cash technology uses the latest encryption techniques and authentication and authorization protocols to protect your personal data.

**16. *How do I use the Navy Cash card to make purchases or withdraw cash from my account?***

**On board the ship**—pay for purchases by simply inserting your card into the Navy Cash reader located in on board retail shops. Each time you make a purchase, the exact amount of the transaction is deducted from the funds loaded on the chip.

**On land**—your Navy Cash card can be used at 529,000 plus ATMs worldwide (those displaying the Cirrus® and Maestro® logos) local currency from your Navy Cash account. You can also use your Navy Cash card for retail purchases at any of the 18 million plus merchants worldwide that accept MasterCard® or at retail locations that allow Point of Sale debit or PIN based purchases.

For further information on Navy Cash, call **866-3NAVYCASH** or visit **[www.navycash.com](http://www.navycash.com)**.